Case 08-22835 Doc 1 Filed 08/28/08 Entered 08/28/08 17:20:23 Desc Main Page 1 of 41 Document

Official Form 1 (1/08) **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) Gould, Jason All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): aka Jason A. Gould Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 2590 (if more than one, state all): (No. & Street, City, and State): Street Address of Debtor Street Address of Joint Debtor (No. & Street, City, and State): 4516 N. Seeley, Apt. 2 Chicago IL ZIPCODE ZIPCODE 60625 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Cook Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address) (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor (if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition П Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. П Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily entity below Clearing Bank in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors Estimated Number of Creditors 25.001- \boxtimes 1,000-5,001-10,001-50,001-100.000 50-99 100-199 200-999 Over 1-49 50.000 5,000 10.000 25.000 100 000 Estimated Assets S0 to \$100,001 to \$50,001 to \$500,001 \$1,000,001 \$10,000,001 More than \$50,000,001 \$100,000,001 \$500,000,001 \$50,000 \$100,000 \$500,000 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion to \$1 million million million million Estimated Liabilities \$500,001 \$0 to \$50,001 to \$100,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$100,000 \$500,000 to \$10 to \$50 to \$100 to \$500 \$50,000 to \$1 to \$1 billion \$1 billion million million million million

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Case 08-22835 Doc 1 Filed 08/28/08 Entered 08/28/08 17:20:23 Desc Main

Official Form 1 (1/08) Document Page 2 of 41 FORM B1, Page 2

Name of Debtor(s):

Voluntary Petition	Name of Debtor(s):	·
(This page must be completed and filed in every case)	Jason Gould	
All Prior Bankruptcy Cases Filed Within Last 8 Ye	ears (If more than two, attach additional s	heet)
Location Where Filed: NONE	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	this Debtor (If more than one, attack	h additional sheet)
Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11) Exhibit A is attached and made a part of this petition	Texhi (To be completed if det whose debts are primari I, the attorney for the petitioner named in the for have informed the petitioner that [he or she] may or 13 of title 11, United States Code, and have each such chapter. I further certify that I have de required by 11 U.S.C. §342(b). X /s/ Greta M. Doumanian	otor is an individual ly consumer debts) regoing petition, declare that I y proceed under chapter 7, 11, 12 explained the relief available under
	Signature of Attorney for Debtor(s)	Date
Does the debtor own or have possession of any property that poses or is alleg or safety? Yes, and exhibit C is attached and made a part of this petition. No	ged to pose a threat of imminent and identifiable has Exhibit D	rm to public health
(To be completed by every individual debtor. If a joint petition is filed, each	spouse must complete and attach a separate Exhibi	t D.)
 Exhibit D completed and signed by the debtor is attached and made p If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached a 	•	
	Regarding the Debtor - Venue k any applicable box)	
 Debtor has been domiciled or has had a residence, principal place of bus preceding the date of this petition or for a longer part of such 180 days the late of the principal place of business or assets in the United States but is a defendant the interests of the parties will be served in regard to the relief sought in the late of the principal place of the parties will be served in regard to the relief sought in the late of the parties will be served in regard to the relief sought in the late of the parties will be served in regard to the relief sought in the late of the parties will be served in regard to the relief sought in the late of the parties will be served in regard to the relief sought in the late of the parties will be served in regard to the relief sought in the late of the parties will be served in regard to the relief sought. 	nan in any other District. or partnership pending in this District. ousiness or principal assets in the United States in the tin an action proceeding [in a federal or state court	is District, or has no
	Resides as a Tenant of Residential Property	
Landlord has a judgment against the debtor for possession of debto	applicable boxes.) or's residence. (If box checked, complete the following	ng.)
	(Name of landlord that obtained judgme	ent)
	(Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	any rent that would become due during the 30-day	
☐ Debtor certifies that he/she has served the Landlord with this certif	ication. (11 U.S.C. § 362(l)).	

Official Form 1 (1/08)	<u>Document</u>	Page 3 of 41	FORM B1, Page 3	
Voluntary Petition		Name of Debtor(s):		
(This page must be completed and filed in every case)		Jason Gould		
	Sig	natures		
	<u>~</u>			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in petition is true and correct. [If petitioner is an individual whose debts are primarily consumer and has chosen to file under chapter 7] I am aware that I may prounder chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b) I request relief in accordance with the chapter of title 11, United States Code, understand the relief available under each such chapter.	debts ceed	Signature of a Foreign I declare under penalty of perjury that the inform petition is true and correct, that I am the foreign in a foreign proceeding, and that I am authorized (Check only one box.) I request relief in accordance with chapter 15 Code. Certified copies of the documents requattached. Pursuant to 11 U.S.C. § 1511, I request relies the other contractions of the second of the period of the p	nation provided in this representative of a debtor d to file this petition. 5 of title 11, United States aired by 11 U.S.C. § 1515 are	
Code, specified in this petition.	rates	chapter of title 11 specified in this petition. A granting recognition of the foreign main proc		
X /s/ Jason Gould				
Signature of Debtor		X		
X		(Signature of Foreign Representative)		
Signature of Joint Debtor				
		(Printed name of Foreign Representative)	_	
Telephone Number (if not represented by attorney)		08/28/2008		
08/28/2008		(Date)		
Date				
Signature of Attorney*		Signature of Non-Attorney Bankr	unter Potition Propaga	
X /s/ Greta M. Doumanian		•	• •	
Signature of Attorney for Debtor(s)		I declare under penalty of perjury that: (1) I am a preparer as defined in 11 U.S.C. § 110; (2) I prepending and have provided the debtor with	pared this document for	
Greta M. Doumanian 6230878		and the notices and information required under 1 and 342(b); and, (3) if rules or guidelines have b	1 U.S.C. §§ 110(b), 110(h),	
Printed Name of Attorney for Debtor(s)		and 342(b); and, (3) if rules or guidelines have b 11 U.S.C. § 110(h) setting a maximum fee for se	een promulgated pursuant to	
Chicago Legal Clinic, Inc. Firm Name		bankruptcy petition preparers, I have given the demaximum amount before preparing any documen	ebtor notice of the	
205 West Monroe		accepting any fee from the debtor, as required in	that section. Official Form	
Address		19 is attached.		
4th Floor				
Chicago IL 60606		Printed Name and title, if any, of Bankruptcy Pe	etition Preparer	
(312) 726-2938			_	
Telephone Number		Social-Security number (If the bankruptcy petiti	on preparer is not an	
08/28/2008 Date		individual, state the Social-Security number of the responsible person or partner of the bankruptcy	petition preparer.) (Required	
*In a case in which § 707(b)(4)(D) applies, this signature also		by 11 U.S.C. § 110.)		
constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	er	Address	 -	
Signature of Debtor (Corporation/Partnershi	ip)	X		
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to	l			
file this petition on behalf of the debtor.	'	Date		
r r		Signature of bankruptcy petition preparer or offi	icer, principal, responsible	
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.		person, or partner whose Social-Security number	•	
		Names and Social-Security numbers of all other assisted in preparing this document unless the ba		
X_		not an individual.		
Signature of Authorized Individual				
Printed Name of Authorized Individual		If more than one person prepared this document, conforming to the appropriate official form for e	, attach additional sheets ach person.	
Title of Authorized Individual			-	
08/28/2008		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or		
Date		imprisonment or both. Ĭ1 U.S.C. § Ĭ10; 18 U.S.C. § 156.		

Case 08-22835 Doc 1 Filed 08/28/08 Entered 08/28/08 17:20:23 Desc Main

Case 08-22835 Doc 1 Filed 08/28/08 Document

B22A (Official Form 22A) (Chapter 7) (01/08)

Entered 08/28/08 17:20:23 Desc Main Page 4 of 41

	According to the calculations required by this statement:
In re Jason Gould	☐ The presumption arises.
Debtor(s)	☐ The presumption does not arise.
Case Number:	(Check the box as directed in Parts I, III, and VI of this statement.)
(If known)	

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	F	Part I. EXCLUSION FOR DISABLED VE	TERANS AND NON-CONSUMER DE	BTORS	
1A	Veterar	are a disabled veteran described in the Veteran's Declaration's Declaration, (2) check the box for "The presumption do tion in Part VIII. Do not complete any of the remaining part	es not arise" at the top of this statement, and (3) com		
	defined	eran's Declaration. By checking this box, I declare under in 38 U.S.C. § 3741(1)) whose indebtedness occurred prid in 10 U.S.C. § 101(d)(1)) or while I was performing a home	imarily during a period in which I was on active duty (a		
1B		debts are not primarily consumer debts, check the box belonaining parts of this statement.	ow and complete the verification in Part VIII. Do not co	omplete any of	
	Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.			ebts.	
		Part II. CALCULATION OF MONTHL	Y INCOME FOR § 707(b)(7) EXCLUS	SION	
		I/filing status. Check the box that applies and complete th Jnmarried. Complete only Column A ("Debtor's Incom			
	penalty living a	Married, not filing jointly, with declaration of separate house of perjury: "My spouse and I are legally separated under a part other than for the purpose of evading the requirements lete only Column A ("Debtor's Income") for Lines 3-11	pplicable non-bankruptcy law or my spouse and I are s of § 707(b)(2)(A) of the Bankruptcy Code."		
2	c. 🔲 N	Married, not filing jointly, without the declaration of separate	e households set out in Line 2.b above. Complete	e both	
_		n A ("Debtor's Income") and Column B ("Spouse's In- Married, filing jointly. Complete both Column A ("Debto	•	for	
	Lines :		is sincome) and column b (Spouse's income)	101	
	_	res must reflect average monthly income received from all a prior to filing the bankruptcy case, ending on the last day		Column A	Column B
	of mon	thly income varied during the six months, you must divide to on the appropriate line.	G	Debtor's Income	Spouse's Income
3	Gross wages, salary, tips, bonuses, overtime, commissions.		\$2,916.66	\$	
	Incom	e from the operation of a business, profession, or farm	m. Subtract Line b from Line a and enter		
		erence in the appropriate column(s) of Line 4. If you operate	* •		
4		nter aggregate numbers and provide details on an attachm i include any part of the business expenses entered o			
	a.	Gross receipts	\$0.00	1	
	b.	Ordinary and necessary business expenses	\$0.00	\$0.00	\$
	C.	Business income	Subtract Line b from Line a	1 \$0.00	Ψ
	in the a	and other real property income. Subtract Line b from properties to the properties of the operating expenses entered on Line b as a district of the operating expenses entered on Line b as a district of the operating expenses entered on Line b as a district of the operating expenses entered on Line b as a district of the operating expenses entered on Line b as a district of the operating expenses entered on Line b as a district of the operating expenses entered on Line b as a district of the operation of the ope			
5	a.	Gross receipts	\$0.00	Ţ	
	b.	Ordinary and necessary operating expenses	\$0.00	†	
	C.	Rent and other real property income	Subtract Line b from Line a	\$0.00	\$
6	Interes	st, dividends, and royalties.		\$0.00	\$

B22A (Official Form 22A) (Chapter 7) (01/08) - Cont. Page 5 01 41		2
7	Pension and retirement income.	\$0.00	\$
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is icompleted.	\$0.00	\$
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:		
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$0.00 Spouse \$	\$0.00	\$
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.		
	a. Average Monthly Bonus \$402.00		
	b. Manufacturer Incentives \$249.00		
	Total and enter on Line 10	\$651.00	\$
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$3,567.66	\$
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$3,567.66	

	Part III. APPLICATION OF § 707(b)(7) EXCLUSION	
Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.		
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: LLLINOIS b. Enter debtor's household size: 1	\$44,673.00
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII. The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.	

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

16	Enter the amount from Line 12.		\$
	Marital adjustment. If you checked the box at Line 2.0 Column B that was NOT paid on a regular basis for the h dependents. Specify in the lines below the basis for exclusion spouse's tax liability or the spouse's support of persons of	sehold expenses of the debtor or the debtor's g the Column B income (such as payment of the	
17	amount of income devoted to each purpose. If necessary, not check box at Line 2.c, enter zero.	t additional adjustments on a separate page. If you did	_
17	, ,	t additional adjustments on a separate page. If you did	
17	not check box at Line 2.c, enter zero.		

If you pay the operating expenses

\$

Case 08-22835 Doc 1 Filed 08/28/08 Entered 08/28/08 17:20:23 Desc Main - Cont. Document Page 6 of 41 B22A (Official Form 22A) (Chapter 7) (01/08) 3 18 Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result. \$ Part V. CALCULATION OF DEDUCTIONS FROM INCOME Subpart A: Deductions under Standards of the Internal Revenue Service (IRS) National Standards: food, clothing, and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at 19A www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) \$ National Standards: health care. Enter in Line at below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a 19B total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B. Household members under 65 years of age Household members 65 years of age or older Allowance per member Allowance per member a2. Number of members Number of members b1. b2. Subtotal Subtotal c2. \$ Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the 20A IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). \$ Local Standards: housing and utilities; mortgage/rent expenses. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero. 20B IRS Housing and Utilities Standards; mortgage/rental expense \$ Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 \$ \$ Subtract Line b from Line a. C. Net mortgage/rental expense Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below: 21 \$ Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. 22A If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census \$ Region. (These amounts are available at www.usdoj.qov/ust/ or from the clerk of the bankruptcy court.)

Local Standards: transportation; additional public transportation expense.

22B

for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for

your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoi.gov/ust/ or from the clerk of the bankruptcy court.)

	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)				
23	□ 1 □ 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.				
	a. IRS Transportation Standards, Ownership Costs b. Average Monthly Payment for any debts secured by Vehicle 1,	\$	\$		
	as stated in Line 42 c. Net ownership/lease expense for Vehicle 1	\$ Subtract Line b from Line a.	^Ψ		
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42 c. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a.				
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social-security taxes, and Medicare taxes. Do not include real estate or sales taxes.				
26	Other Necessary Expenses: mandatory payroll deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.				
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.				
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 44.				
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.				
30		monthly amount that you actually expend on not include other educational payments.	\$		
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.				
32	Other Necessary Expenses: telecommunication services. En actually pay for telecommunication services other than your basic home to pagers, call waiting, caller id, special long distance, or internet service to and welfare or that of your dependents. Do not include any amount of the page of	o the extent necessary for your health	\$		
33	Total Expenses Allowed under IRS Standards. Enter the total of L	Lines 19 through 32	\$		

622A (U	IIICIAI F	Offit 22A) (Chapter 7) (01/00	•			3
			part B: Additional Living l nclude any expenses that	-		
			ance and Health Savings Account E that are reasonably necessary for yours		he monthly expenses in the dependents.	
	a.	Health Insurance	\$			
	b.	Disability Insurance	\$			
34	C.	Health Savings Account	\$			
	Total	and enter on Line 34	r		1	\$
	-	u do not actually expend the below:	s total amount, state your actual to	tal average monthly expe	nditures in the	
35	month) elderly	y expenses that you will contin	are of household or family members nue to pay for the reasonable and neces mber of your household or member of	ssary care and support o	f an	\$
36	incurre		Enter the total average reas ir family under the Family Violence Pre ure of these expenses is required to be	vention and Services Act		\$
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that			\$		
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.					\$
39	or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is					\$
40		nued charitable contribution f cash or financial instruments	ns. Enter the amount that you we to a charitable organization as defined			\$
41	Total	Additional Expense Deduct	ons under § 707(b). Enter the tot	al of Lines 34 through 40)	\$
			Subpart C: Deductions for	or Debt Payment		
	you ow Payme total of filing o	ent, and check whether the par all amounts scheduled as co	r, identify the property securing the debyment includes taxes or insurance. The intractually due to each Secured Creditor by 60. If necessary, list additional entr	t, state the Average Mon Average Monthly Payme or in the 60 months follow	ent is the ving the	
42		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
72	a.			\$	☐ yes ☐no	
	b.			\$	☐ yes ☐no	
	C.			\$	☐ yes ☐no	
	d.			\$	☐ yes ☐no	
	e.			\$	☐ yes ☐no	
				Total: Add Lines a - e		\$

If any of the debts listed in Line 42 are secured by your primary Other payments on secured claims. residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. Name of Creditor Property Securing the Debt 1/60th of the Cure Amount 43 a. \$ b. \$ C. \$ d. \$ ۹ \$ Total: Add Lines a - e \$ Enter the total amount, divided by 60, of all priority claims, such Payments on prepetition priority claims. as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. 44 Do not include current obligations, such as those set out in Line 28. \$ Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense. Projected average monthly Chapter 13 plan payment. \$ a. 45 Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Average monthly administrative expense of Chapter 13 case Total: Multiply Lines a and b \$ 46 Total Deductions for Debt Payment. Enter the total of Lines 42 through 45. \$ **Subpart D: Total Deductions from Income** 47 Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46. \$ Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION 48 Enter the amount from Line 18 (Current monthly income for § 707(b)(2)) \$ 49 Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2)) \$ Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the 50 \$ 60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the 51 \$ number 60 and enter the result. Initial presumption determination. Check the applicable box and proceed as directed. ☐ The amount on Line 51 is less than \$6,575 Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. 52 ☐ The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. ☐ The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55). 53 Enter the amount of your total non-priority unsecured debt \$ Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter 54 \$ the result. Secondary presumption determination. Check the applicable box and proceed as directed. ☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at 55 the top of page 1 of this statement, and complete the verification in Part VIII. ☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.

PART VII. ADDITIONAL EXPENSE CLAIMS

50	health monthl	r Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the n and welfare of you and your family and that you contend should be an additional deduction from your current only income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect average monthly expense for each item. Total the expenses.	
		Expense Description Monthly Amount	
56	a.	\$	
	b.	\$	
	C.	\$	
		Total: Add Lines a, b, and c \$	
		Part VIII: VERIFICATION	
		are under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, debtors must sign.)	
57	Date: _	Signature: /s/ Jason Gould (Debtor)	-
	Date: _	Signature: (Joint Debtor, if any)	-

official Form 1, Case (0%) 22835 Doc 1 Filed 08/28/08 Entered 08/28/08 17:20:23 Desc Main Document Page 11 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Jason Gould	Case No.	
	Chapter 7	
Debtor(s)		

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

ŕ
1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1,	Echain 6 (00% 22835	Doc 1	Filed 08/28/08 Document	Entered 08/28/08 17:20:23 Page 12 of 41	Desc Main
☐ [Must be accom	panied by a motion for dete Incapacity. (Define so as to be incapable of re Disability. (Define	ermination by the din 11 U.S.C ealizing and maded in 11 U.S.C ipate in a cred	the court.] C. § 109 (h)(4) as impaire aking rational decisions was 109 (h)(4) as physica it counseling briefing in parts.	se of: [Check the applicable statement] ed by reason of mental illness or mental deficition of the respect to financial responsibilities.); lly impaired to the extent of being unable, after person, by telephone, or through the Internet.)	r
of 11 U.S.C. §	5. The United States truston 109(h) does not apply in the	•	cy administrator has det	ermined that the credit counseling requiremen	t
I certify	under penalty of perjury	that the info	rmation provided abov	re is true and correct.	
Signature of D	ebtor: /s/ Jason	Gould			
Date: 08/2	28/2008				

CORM REA (Official Case 08-22835	Doc 1	Filed 08/28/08	Entered 08/28/08 17:20:23	Desc Main
ON BOX (Official Form OA) (12707)		Document	Page 13 of 41	

In re Jason Gould	. Case No.
Debtor(s)	(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property HusbandH WifeW JointJ CommunityC	Secured Claim or	Amount of Secured Claim
None			None

(Report also on Summary of Schedules.)

No continuation sheets attached

0.00

B6B (Official Form 6) ASB, 08-22835	Doc 1	Filed 08/28/08	Entered 08/28/08 17:20:23	Desc Main
202 (0110141 1 01111 02) (12/01)		Document	Page 14 of 41	

In re Jason Gould	Case No.			
Debtor(s)	(if known			

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N o n		eW ntJ	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on hand Location: In debtor's possession		\$ 50.00
		Ordinary Household Furniture and Furnishings Location: In debtor's possession		\$ 300.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
 Security deposits with public utilities, telephone companies, landlords, and others. 	X			
Household goods and furnishings, including audio, video, and computer equipment.	X			
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Ordinary and Necessary Wearing Apparel Location: In debtor's possession		\$ 100.00
7. Furs and jewelry.	x			
Firearms and sports, photographic, and other hobby equipment.	x			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in	X			

BGB (Official Form 6 PASE) 08-22835	Doc 1	Filed 08/28/08	Entered 08/28/08 17:20:23	Desc Main
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In re Jason Gould	. Case No.			
Debtor(s)	(if known			

SCHEDULE B-PERSONAL PROPERTY

		(Continuation Criect)			
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	n e	Co	Husband- Wife- Joint- ommunity-	-W J	in Property Without Deducting any Secured Claim or Exemption
26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)					
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k) Plan			\$ 4,039.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14. Interests in partnerships or joint ventures. Itemize.	X				
Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	X				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles and accessories.	X				
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	x				
28. Office equipment, furnishings, and supplies.	X				

BGB (Official Form 6 PASE) 08-22835	Doc 1	Filed 08/28/08	Entered 08/28/08 17:20:23	Desc Main
202 (0.11010111 0.1111 0.2) (1.2101)		Document	Page 16 of 41	

In re Jason Gould	Case No.
Debtor(s)	(if knowr

SCHEDULE B-PERSONAL PROPERTY

		(Continuation Sheet)			
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n e		Husband- Wife- Joint- Community-	W J	in Property Without Deducting any Secured Claim or Exemption
29. Machinery, fixtures, equipment and supplies used in business.	X				
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				

Page <u>3</u> of <u>3</u>

BGC (Official Form 6 ASE) 08-22835	Doc 1	Filed 08/28/08	Entered 08/28/08 17:20:23	Desc Main
200 (0		Document	Page 17 of 41	

In re	Conn No
Jason Gould	Case No.
Debtor(s)	(if known

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds \$136,875
(Check one box)	

☐ 11 U.S.C. § 522(b) (2) ☐ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Cash on hand	735 ILCS 5/12-1001(b)	\$ 50.00	\$ 50.00
Ordinary Household Furniture and Furnishings	735 ILCS 5/12-1001(b)	\$ 300.00	\$ 300.00
Ordinary and Necessary Wearing Apparel	735 ILCS 5/12-1001(a)	\$ 100.00	\$ 100.00
401(k) Plan	735 ILCS 5/12-1006	\$ 4,039.00	\$ 4,039.00

Case 08-22835 Doc 1 Filed 08/28/08 Entered 08/28/08 17:20:23 Desc Main Document Page 18 of 41

B6D (Official Form 6D) (12/07)		
İn re Jason Gould	, Case No.	
Debtor(s)		(if known

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Account No: Value: Value:	Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	0' V H W- J	f Lien, and [as Incurred, Nature Description and Market Perty Subject to Lien	Contingent	Inlinidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecure Portion, If <i>I</i>	
Account No: Value: Value:	Account No:										
Account No: Value: Value: \$ 0.00 \$ 0				Value:							
Account No: Value: Value: \$ 0.00 \$ 0	Account No:										
Value: No continuation sheets attached Subtotal \$ \$ 0.00 \$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0				Value:							
No continuation sheets attached Subtotal \$ \$ 0.00 \$ 0 (Total of this page)	Account No:										
(Total of this page)	No continuation sheets attached			Value:		Sulpte			4.0.00		
(Use only on last page)	To continuation choice attached				(To	otal of th	is p	page)	\$ 0.00		0.

Schedules.)

Statistical Summary of Certain Liabilities and Related Data)

BSE (Official Form SCASE) 08-22835	Doc 1	Filed 08/28/08	Entered 08/28/08 17:20:23	Desc Main
DOE (Official Form OE) (12/07)		Document	Page 19 of 41	

In re <u>Jason Gould</u>	, Case No.
	•

Debtor(s)

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the

conti	tal community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is ingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is uted, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)
box l	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
•	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts rt this total also on the Statistical Summary of Certain Liabilities and Related Data.
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not led to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumers report this total also on the Statistical Summary of Certain Liabilities and Related Data.
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for demestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*}Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 08-22835 Doc 1 Filed 08/28/08 Entered 08/28/08 17:20:23 Desc Main Document Page 20 of 41

B6F (Official Form 6F) (12/07)

In re Jason Gould	,	Case No.		
Dobtor(o)	<u></u>	_		

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 1431 Creditor # : 1 Allied Interstate 800 Interchange West 435 Ford Road Minneapolis MN 55426-1096			C/f Ameritech-Oh				\$ 880.44
Account No: 0939 Creditor # : 2 AMC Anesthesia Ltd 35078 Eagle Way Chicago IL 60678			Medical services				\$ 302.40
Account No: 9455 Creditor # : 3 Asset Acceptance Corp PO Box 2036 Warren MI 48090-2036			C/f SBC Ohio				\$ 800.44
Account No: 8048 Creditor # : 4 Chicago Smile Design 437 West North Avenue Chicago IL 60610			dental services				\$ 343.00
6 continuation sheets attached	ļ.	1	<u> </u>	Sub	tota Tota	•	\$ 2,326.28

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Case 08-22835 Doc 1 Filed 08/28/08 Entered 08/28/08 17:20:23 Desc Main Document Page 21 of 41

B6F (Official Form 6F) (12/07) - Cont.

In re_Jason Gould	_ ,	Case No.	
Debtor(s)		_	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 3210 Creditor # : 5 Citibank CBSD NA 701 E. 60th Street North Sioux Falls SD 57104	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Ioint Community 11/2004 purchases & fees	Contingent	Unliquidated	Disputed	Amount of Claim \$ 1,282.00
Account No: 2590 Creditor # : 6 Defense Finance & Accounting 6760 E. Irvington Denver CO 80279-0002			3/2003 government overpayment				\$ 4,584.00
Account No: 5902 Creditor # : 7 Direct Loan Service System PO Box 5609 Greenville TX 75403-5609			11/2005 Student Loan				\$ 28,697.00
Account No: 6354 Creditor # : 8 Discover Financial Services P.O. Box 15316 Wilmington DE 19850-5316			7/2001 purchases & fees				\$ 941.00
Account No: Creditor # : 9 Dr. Michael Swain 405 North Wabash Chicago IL 60611			Medical services				\$ 450.00
Account No: 3766 Creditor # : 10 FFCC-Columbus PO Box 20790 Columbus OH 43220-0790			C/f Warner Cable				\$ 187.00
Sheet No. 1 of 6 continuation sheets at Creditors Holding Unsecured Nonpriority Claims	tached t	to Sc	chedule of (Use only on last page of the completed Schedule F. Report also on Sur and, if applicable, on the Statistical Summary of Certain Liabilitie	nmary of S	Tot chec	al \$	\$ 36,141.00

Case 08-22835 Doc 1 Filed 08/28/08 Entered 08/28/08 17:20:23 Desc Main Document Page 22 of 41

B6F (Official Form 6F) (12/07) - Cont.

In re_Jason Gould	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,	ŗ		and Consideration for Claim.	ı	pe		
And Account Number	o-Debtor		If Claim is Subject to Setoff, so State.	ıger	idat	ted	
(See instructions above.)	3-65	H	Husband Wife	Contingent	Unliquidated	Disputed	
		J	Joint Community	ပ	Ď	Di	
Account No:		U					\$ 300.00
Creditor # : 11 First Cash Advance 1238 North Ashland Chicago IL 60622			personal loan				
Account No: 2777			4/2007				\$ 550.00
Creditor # : 12 HSBC Bank PO Box 5253 Carol Stream IL 60197			purchases & fees				
Account No: 0320							\$ 2,376.00
Creditor # : 13 IC Systems Collections PO Box 64378 Saint Paul MN 55164-0378			C/f Verizon Wireless				
Account No: 7132							\$ 518.88
Creditor # : 14 IL Bone & Joint Institute 5057 Paysphere Circle Chicago IL 60674-0050			Medical services				
Account No: 7003							\$ 937.00
Creditor # : 15 Jefferson Capital Systems 16 McLeland Road St Cloud MN 56303-2049			C/f Emerge Mastercard				
Account No: 0231							\$ 0.00
Creditor # : 16 Leading Edge Recovery Solution P.O. Box 505 Linden MI 48451-0505			C/f Citizens Bank alternate address for creditor, amt owed: \$938				
	I	1	1	1		•	
Sheet No. 2 of 6 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	ched	to So	Chedule of (Use only on last page of the completed Schedule F. Report also on Summary and, if applicable, on the Statistical Summary of Certain Liabilities and	of Sc	ota	al \$	\$ 4,681.88

Case 08-22835 Doc 1 Filed 08/28/08 Entered 08/28/08 17:20:23 Desc Main Document Page 23 of 41

B6F (Official Form 6F) (12/07) - Cont.

In re_Jason Gould	,	Case No.	
Debtor(s)		·	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,	ě		and Consideration for Claim.	=	pe		
And Account Number	o-Debtor		If Claim is Subject to Setoff, so State.	nger	idat	ted	
(See instructions above.)	9	H W	Husband Wife	Contingent	Unliquidated	Disputed	
			Joint Community	ŏ	ō	ā	
Account No: 6026		0					\$ 771.00
Creditor # : 17 LHR Inc. 56 Main Street Hamburg NY 14075-4905			C/f Verizon Wireless				
Account No: 1650							\$ 1,640.00
Creditor # : 18 Midland Credit Management 8875 Aero Drive, Suite 2 San Diego CA 92123			C/f Emerge Mastercard				
Account No: 7868			4/2001				\$ 1,263.00
Creditor # : 19 Navy Federal Credit Union 820 Follin Lane Fredericksburg VA 22405			purchases & fees				
Account No: 0800			5/2001				\$ 3,068.00
Creditor # : 20 Navy Federal Credit Union 820 Follin Lane Fredericksburg VA 22405			personal loan				
Account No: 0249							\$ 48.00
Creditor # : 21 NCO Financial P.O Box 41448 Philadelphia PA 19101			C/f Spring PCS				
Account No: 4DDA						X	\$ 5,500.00
Creditor # : 22 Ohio State University Room 250 Lincoln T 1800 Cannon Drive Columbus OH 43210			Student Loan Debtor claims this is tuition.				
	l .	1		II.		1	
Sheet No. 3 of 6 continuation sheets at Creditors Holding Unsecured Nonpriority Claims	tached t	to So	Chedule of (Use only on last page of the completed Schedule F. Report also on Sun and, if applicable, on the Statistical Summary of Certain Liabilities	nmary of S	Tot a	al \$	\$ 12,290.00

Case 08-22835 Doc 1 Filed 08/28/08 Entered 08/28/08 17:20:23 Desc Main Document Page 24 of 41

B6F (Official Form 6F) (12/07) - Cont.

In re_Jason Gould	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,	'n	;	and Consideration for Claim.	=	ed		
And Account Number	o-Debtor		If Claim is Subject to Setoff, so State.	ger	idat	ted	
(See instructions above.)	- 00	H	Husband Wife	Contingent	Jign	Disputed	
		J	Joint Community	ŏ	ō	Ö	
Account No: 4279		<u> </u>					\$ 0.00
Creditor # : 23			C/f Open Advanced MRI				
Oliver Adjustment Company, Inc P.O. Box 371100			alternate address; amt. owed: \$450				
Milwaukee WI 53237-1068							
Account No: 4279			3/2008				\$ 450.00
Creditor # : 24			Medical services				
Open Advanced MRI, LLC P.O. Box 17374							
Baltimore MD 21297							
Account No:							\$ 0.00
Creditor # : 25	7		personal loan				
Payday Loan Store							
300 N. Elizabeth, 4th Floor Chicago IL 60607							
Account No: 1866							\$ 7,273.25
Creditor # : 26 Peak 5			deficiency balance				
6782 S. Potomac St.			deficiency balance on 2004 Nissan Sentra				
Englewood CO 80112-3915			beliefa				
Account No: -303							\$ 1,598.86
Creditor # : 27			past due rent & late fees				
Realty & Mortgage Co. 420 W. Melrose							
Chicago IL 60657							
Account No: 0231	-			+			\$ 938.00
Creditor # : 28	\dashv		c/f Charter One Bank				
RJM Acquisitions 575 Underhill Blvd.							
Suite 224							
Syosset NY 11791							
		1				<u> </u>	
Sheet No. 4 of 6 continuation sheets attached	ched	to So	chedule of	Subt	ota	I \$	\$ 10,260.11
Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report also on Summar		Tota		
			and, if applicable, on the Statistical Summary of Certain Liabilities and				

Case 08-22835 Doc 1 Filed 08/28/08 Entered 08/28/08 17:20:23 Desc Main Document Page 25 of 41

B6F (Official Form 6F) (12/07) - Cont.

In re_Jason Gould	,	Case No.	
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Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 9795 Creditor # : 29 Swedish Covenant Hospital 5145 North California Avenue Chicago IL 60625-3642			4/2008 Medical services				\$ 1,233.99
Account No: Creditor # : 30 The Toledo Hospital 2142 North Cove Boulevard Toledo OH 43606			Medical services civil judgment: 6CVF10409				\$ 992.00
Account No: 9452 Creditor # : 31 Trojan Professional Service P.O. Box 1270 Los Alamitos CA 90720-1270			c/f Chicago Smile Design				\$ 397.00
Account No: 6021 Creditor # : 32 UCB Collections 5620 Southwyck Blvd. Toledo OH 43614-1539			c/f Buckeye Cable Systems				\$ 100.00
Account No: 9229 Creditor # : 33 UCB Collections 5620 Southwyck Blvd. Toledo OH 43614-1539			C/f The Toledo Hospital				\$ 523.00
Account No: 6333 Creditor # : 34 UCB Collections 5620 Southwyck Blvd. Toledo OH 43614-1539			C/f Columbia Gas of Ohio				\$ 232.00
Sheet No. <u>5</u> of <u>6</u> continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	ched [•]	to So	Chedule of (Use only on last page of the completed Schedule F. Report also on Stand, if applicable, on the Statistical Summary of Certain Liabiliti	ummary of S	Tota ched	al \$ ules	\$ 3,477.99

Case 08-22835 Doc 1 Filed 08/28/08 Entered 08/28/08 17:20:23 Desc Main Document Page 26 of 41

B6F (Official Form 6F) (12/07) - Cont.

In re_Jason Gould	_, Case No	
Debtor(s)		(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 4410 Creditor # : 35 United Healthcare Kingston Service Center P.O. Box 740800 Atlanta GA 30374-0800			Medical services				\$ 0.00
Account No: 6606 Creditor # : 36 US Bank P.O. Box 1800 Saint Paul MN 55101-0800			2007 overdrawn checking account & fees				\$ 135.00
Account No:							
Account No:							
Account No:							
Account No:							
Sheet No. 6 of 6 continuation sheets att Creditors Holding Unsecured Nonpriority Claims	ached t	to Sc	Chedule of (Use only on last page of the completed Schedule F. Report also on Summa and, if applicable, on the Statistical Summary of Certain Liabilities and	ry of S	Γota ched	al \$	\$ 135.00 \$ 69,312.26

BGG (Official Form 6 4 4 5 67) 08-22835	Doc 1	Filed 08/28/08	Entered 08/28/08 17:20:23	Desc Main
200 (0111010111 00) (12101)		Document	Page 27 of 41	

nre <i>Jason Gould</i>	/ Debtor	Case No.	
			(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

GH (Official Form CASE) 08-22835	Doc 1	Filed 08/28/08	Entered 08/28/08 17:20:23	Desc Main
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nre <i>Jason Gould</i>	/ Debtor	Case No.	
	<u>-</u>	•	(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

B6I (Official Form 6I) (12/07) 08-22835	Doc 1	Filed 08/28/08	Entered 08/28/08 17:20:23	Desc Main
Boi (Official Form of) (12/07)		Document	Page 29 of 41	

In re Jason Gould	, Case No.
Debtor(s)	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

form may differ from the cu	rrent monthly income calculated on Form 22A, 22B, or 22C.				
Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE				
Status: Single	RELATIONSHIP(S):		AGE(S):		
EMPLOYMENT:	DEBTOR		SPO	USE	
Occupation	Software Licensing Specialist				
Name of Employer	CDW				
How Long Employed	1 year, 8 months				
Address of Employer	200 N. Milwakee Ave.				
	Vernon Hills IL 60061				
INCOME: (Estimate of avera	ge or projected monthly income at time case filed)		DEBTOR	SPOL	JSE
	ary, and commissions (Prorate if not paid monthly)	\$	2,916.66	<u> </u>	0.00
 Estimate monthly overtime SUBTOTAL 	9	\$	0.00 2,916.66		0.00
4. LESS PAYROLL DEDUC	TIONS	Ψ	2,910.00	Ψ	0.00
a. Payroll taxes and soci		\$ \$	479.63		0.00
b. Insurancec. Union dues		\$ \$	134.14 0.00	*	0.00 0.00
d. Other (Specify): 4	01-k loan	\$ \$	204.16	Ţ.	0.00
	PU Purchase Plan	\$ \$	75.01		0.00
<i>R</i> : 5. SUBTOTAL OF PAYROL	TA/CTA	\$	162.50 1,055.45		0.00
			•	<u> </u>	0.00
6. TOTAL NET MONTHLY 1		\$	1,861.21		0.00
Regular income from operation of business or profession or farm (attach detailed statement) Income from real property		\$ \$	0.00		0.00
Interest and dividends		\$	0.00	\$	0.00
Alimony, maintenance or of dependents listed above.	support payments payable to the debtor for the debtor's use or that	\$	0.00	\$	0.00
11. Social security or govern	ment assistance				
(Specify):		\$	0.00		0.00
12. Pension or retirement inc13. Other monthly income	come	\$	0.00	Ф	0.00
(Specify): Average M	onthly Bonus	\$	402.00	\$	0.00
	rer Incentives	\$ \$	249.00		0.00
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	651.00		0.00
15. AVERAGE MONTHLY IN	NCOME (Add amounts shown on lines 6 and 14)	\$	2,512.21	\$	0.00
	MONTHLY INCOME: (Combine column totals		<u>\$</u>	2,512.21	
from line 15; if there is on	ly one debtor repeat total reported on line 15)	, ,	t also on Summary of So		•
		Statist	tical Summary of Certair	Liabilities and Re	lated Data)
17. Describe any increase	e or decrease in income reasonably anticipated to occur within the year	following the filin	ng of this document:		
,		Ü	·		

In re Jason Gould	, Case No.
Debtor(s)	(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

	T
Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,500.00
a. Are real estate taxes included? Yes 🔲 No 🔯	
b. Is property insurance included? Yes 🔲 No 🔀	
2. Utilities: a. Electricity and heating fuel	\$ 100.00
b. Water and sewer	\$ 0.00
c. Telephone	\$ 50.00
d. Other Cellular telephone	\$ 25.00
Other Cable TV	\$ 25.00
Other Internet	\$ 25.00
2. Home maintaneous (rendire and unkeen)	\$ 0.00
3. Home maintenance (repairs and upkeep)	\$ 0.00 \$ 500.00
4. Food	*
5. Clothing	\$ 100.00
6. Laundry and dry cleaning	\$ 25.00
7. Medical and dental expenses	\$ 15.00
8. Transportation (not including car payments)	\$ 0.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 150.00
10. Charitable contributions	\$ 300.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ 8.00
b. Life	\$ 5.00
c. Health	\$ 0.00
	\$ 0.00
d. Auto	·
e. Other	
Other	\$ 0.00
Other	\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage)	
(Specify)	\$ 0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	Ť
a. Auto	\$ 0.00
b. Other:	\$ 0.00
c. Other:	\$ 0.00
d. Other:	\$ 0.00
14. Alimony, maintenance, and support paid to others	•••
15. Payments for support of additional dependents not living at your home	\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17. Other: student loan	\$ 150.00
Other: pet expenses	\$ 50.00
Other: Grooming	\$ 25.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$ 3,053.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 16 of Schedule I	\$ 2,512.21
b. Average monthly expenses from Line 18 above	\$ 3,053.00
c. Monthly net income (a. minus b.)	\$ (540.79)
	<u> </u>

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Jason Gould		Case No.	
		Chapter 7	
	/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS		LIABILITIES		OTHER	
A-Real Property	Yes	1	\$	0.00				
B-Personal Property	Yes	3	\$	4,489.00				
C-Property Claimed as Exempt	Yes	1						
D-Creditors Holding Secured Claims	Yes	1			\$	0.00		
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1			\$	0.00		
F-Creditors Holding Unsecured Nonpriority Claims	Yes	7			\$	69,312.26		
G-Executory Contracts and Unexpired Leases	Yes	1						
H-Codebtors	Yes	1						
I-Current Income of Individual Debtor(s)	Yes	1					\$	2,512.21
J-Current Expenditures of Individual Debtor(s)	Yes	1					\$	3,053.00
тот	AL	18	\$	4,489.00	\$	69,312.26		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Jason Gould	Case No.
	Chapter 7
	/ Debtor

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 34,197.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 34,197.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,512.21
Average Expenses (from Schedule J, Line 18)	\$ 3,053.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 3,567.66

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 69,312.26
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 69,312.26

B6 Declaration (Official PSA DECLARATION) (12/17) OC 1	Filed 08/28/08	Entered 08/28/08 17:20:23	Desc Main
,(,		Page 33 of 41	

In re Jason Gould	Case No.	
Debtor		(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

	DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR						
	are under penalty of perjury that I have read to the best of my knowledge, information a	the foregoing summary and schedules, consisting of nd belief.	sheets, and that they are true and				
Date:	8/28/2008	Signature /s/ Jason Gould Jason Gould					
		[If joint case, both spouses must sign.]					

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Form 7 (12/07) Case 08-22835 Doc 1 Filed 08/28/08 Entered 08/28/08 17:20:23 Desc Main

Document Page 34 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Jason Gould

aka Jason A. Gould

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: through 7/08: CDW Direct LLC

\$17,621.65

Last Year: 2007: CDW Government Inc.

\$31,533.17 CDW

Year before: 2006: \$16,243.00

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Form 7 (12/07) Case 08-22835 Doc 1 Filed 08/28/08 Entered 08/28/08 17:20:23 Desc Main Document Page 35 of 41

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

X

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

Name: Peak 5

DATE OF
REPOSSESSION
FORECLOSURE SALE,
TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

2008 Description: 2004 Nissan Sentra

Value: unknown

Address: 6782 S. Potomac St. Englewood, CO 80112-3915

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Form 7 (12/07)	Case 08-22835	Doc 1	Filed 08/28/08 Document	Entered 08/28/08 17:20:23 Page 36 of 41	Desc Main

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, AMOUNT OF MONEY OR

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee:Chicago Legal Clinic

Address:

205 West Monroe

4th Floor

Chicago, IL 60606

Date of Payment: 5/30/08

Payor: Jason Gould

\$1,134.00 (\$800.00 for attorney's fees and \$334.00

for court costs)

Payee: Money Management Int'l Date of Payment: 7/2008 \$50 (credit counseling)

Address: Payor: Jason Gould

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Form 7 (12/07) Case 08-22835 Doc 1 Filed 08/28/08 Entered 08/28/08 17:20:23 Desc Main

Document Page 37 of 41 TYPE OF ACCOUNT, LAST FOUR

DIGITS OF ACCOUNT NUMBER AMOUNT AND DATE

NAME AND ADDRESS OF INSTITUTION AND AMOUNT OF FINAL BALANCE OF SALE OR CLOSING

Checking Account

Institution: TCF Bank Account Type and No.: 4/1/08

Address: 120 S. Riverside

Chicago, IL

Final Balance: \$19.83

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Jason Gould

ADDRESS NAME USED DATES OF OCCUPANCY

Name(s):

Debtor: Jason Gould

Address: 3803 Monroe Toledo, OH 43606

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None

For the purpose of this question, the following definitions apply:

 \boxtimes

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

Form 7	(12/07) Case 08-22835 Doc 1 Filed 08/28/08 Entered 08/28/08 17:20:23 Desc Main Document Page 38 of 41 a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:
None	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.
None	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.
	18. Nature, location and name of business
None	a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was
	self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case
	self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which
	self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the
	self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case. If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	08/28/2008	Signature /s/ Jason Gould
		of Debtor
Date		Signature _
	- <u></u> -	of Joint Debtor
		(if any)

FORM B8 (10/05) Case 08-22835 Doc 1 Filed 08/28/08 Entered 08/28/08 17:20:23 Desc Main Document Page 39 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Jason Gould	Case No. Chapter 7					
			Debtor			
CHAPTER 7 IN	DIVIDUAL DEBTOR	'S STATEME	ENT OF II	NTENTIO	N	
☐ I have filed a schedule of assets and liabilities wh	nich includes debts secured by pr	roperty of the estate				
	d unexpired leases which include	es personal property	subject to an	unexpired lease	э.	
☐ I intend to do the following with respect to the pro	perty of the estate which secures	s those debts or is s	ubject to a leas	se:		
Description of Secured Property	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c
None						
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
	Signature of I	Debtor(s)				
Date: <u>08/28/2008</u>	Debtor: /s/ Jason G	Gould				
Date:	Joint Debtor:					

Rule 2016(b) (8) (a) See 08-22835 Doc 1 Filed 08/28/08 Entered 08/28/08 17:20:23 Desc Main Document Page 40 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n ra		on Gould						Case No.	
	aka	Jason A	Gould				Chapter	7	
							/ Debtor		
	Attorne	ey for Debtor:	Greta M.	Doumanian					

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 08/28/2008 Respectfully submitted,

X/s/ Greta M. Doumanian

Attorney for Petitioner: Greta M. Doumanian

Chicago Legal Clinic, Inc.

205 West Monroe

4th Floor

Chicago IL 60606

Case 08-22835 Doc 1 Filed 08/28/08 Entered 08/28/08 17:20:23 Desc Main Document Page 41 of 41